



IVY TECH
COMMUNITY COLLEGE

2024 Open Enrollment Benefit Guide

Plan Year	January 1 - December 31, 2024
Open Enrollment	October 25 - November 10, 2023
Questions? Email	statewide-benefitsleaves@ivytech.edu

Presented by:



IVY TECH COMMUNITY COLLEGE

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Open Enrollment & Benefit Highlights

2024 Plan Year Details

The health and financial security of you and your family is important to us. Our benefit program provides a variety of plans that can enhance the lives of you and your family - both now and in the future. As an eligible employee, you will be asked to make decisions about the employee benefits described in this booklet. This guide provides information to enable you to effectively enroll in your benefits. Take time to read it carefully and use the available resources to ensure you make the decisions that are right for you and your family.





The Open Enrollment period is an opportunity for eligible employees to enroll in or make changes to your benefits for the upcoming year. This year, Open Enrollment will take place between October 25 - November 10, 2023. This is the only time during the year that you are eligible to make benefit plan changes unless you have a qualifying life event that allows you to change your benefits mid-year. Changes made during Open Enrollment will be effective January 1, 2024.

Active Enrollment

This year's enrollment is an active enrollment, meaning you will need to complete the open enrollment process in Workday.

If not completed, your current elections, except for Flexible Spending Accounts, will carry over to 2024. However, you will default **to the higher tobacco premium category** if you participate in the health plan. **For those enrolled in the Choice health plan, you will be defaulted into the new Enhanced CDHP plan.**

If you participate in the College's health plan and have self-identified as a tobacco user or are defaulted into this category, you will have the opportunity to complete the QuitNow program in order to receive a refund of the additional premiums you have paid.

	Medical Plan
	Dental Plan
	Vision Plan
	New for 2024

- 2 new health plans replacing the Choice plan
- Premium increase to Standard plan
- Anthem remains the medical plan administrator
- Deductible is reset for 2024 calendar year

- Increased annual coverage limit
- Minimal premium increase
- Orthodontia available to all plan participants with no age limit
- Orthodontia max coverage increase
- Delta Dental remains dental carrier

- Increased featured frame allowance to \$200
- No employee premium changes
- VSP remains vision carrier

- Increased HSA Employer Contribution given as a lump sum in January of 2024.
- Voya new carrier for Voluntary Benefits offering Accident, Critical Illness, and Hospital Indemnity insurance.

Workday can be found under the Business Affairs section of [MyIvy](#).

Terms You Should Know

Benefit Eligible. Full-time administrative and support employees working an average of at least 32 hours per week. Faculty working at least 80% FTE and generally contracted on a 9-month basis for the Fall and Spring semesters and offered a minimum of a 50% Summer contract. For new hires, your benefits begin on your date of hire.

Deductible. The amount you must pay for covered services before your insurance plan starts paying benefits.

Coinsurance. The percentage of costs you pay for covered services, along with the health plan, after you have paid your plan year deductible.

Copayment. A set rate you pay for prescriptions, doctor visits, and other types of care (Standard Plan only).

Out-of-Pocket Maximum. The most you have to pay for covered services in a plan year. After you spend this amount on deductibles and coinsurance, your health plan pays eligible expenses at 100%.

Network Benefits (In-Network). In-network providers agree to accept an approved amount for their services. You will see these savings listed as the "Your Discounts" on your Explanation of Benefits statements.

Non-Network Benefits (Out-of-Network). Doctors or hospitals who are not in the network do not accept the approved amount. You will be responsible for paying the difference between the provider's full charge and your plan's approved amount. This is called balance Billing.

Preventive Care. Preventive care is the care you receive to prevent illnesses or diseases. Providing these services at no cost is based on the idea that getting preventive care, such as screenings and immunizations, can help you and your family stay healthy. Services will be paid at 100% when you use a participating provider.

Embedded deductible plan. (Standard PPO Plan) Under family coverage, an embedded deductible plan means that each family member has an individual deductible in addition to the total family deductible. Each individual's deductible is much lower than the total family deductible. When an individual meets their respective out-of-pocket total, the insurer begins to pay for that person's covered medical services, regardless of whether the family deductible has been fulfilled.

Non-embedded deductibles. (Basic CDHP and Enhanced CDHP) Under a non-embedded deductible plan, also known as an aggregate deductible plan, the total family deductible must be paid out-of-pocket before the insurer starts paying for healthcare services for any individual member.

Enrolling and Making Changes. When you first become eligible and during the annual open enrollment period, you may add/remove/make benefit changes and elections. Making changes at any other time throughout the year requires a qualifying life event. Employees have 31 days from the date of the qualified life event to make changes/updates.

Examples of life events include: birth or adoption of a child; marriage or divorce; death; and loss of coverage. Log into Workday to request change(s). In addition, you will also need to provide documentation that reflects the need for change(s).

Self-Insured Plan. The Basic CDHP, Enhanced CDHP and Standard PPO Plans are self-funded medical plans meaning that Ivy Tech pays the cost for covered medical and pharmaceutical expenses, using Anthem and CVS/Caremark as third-party administrators to process claims on the college's behalf.

Plan Compliance Notifications. Required Notices including but not limited to the HIPAA Privacy and Security Notice, Certificate of Creditable Coverage for Medicare, Market "Exchange" Notices and Plan Documents are available online on the benefits site or via paper, free of charge, upon request. Please contact the Benefits and Leaves Hub with questions.

2024 Medical Benefit Overview



	Basic CDHP		Enhanced CDHP	
ANNUAL DEDUCTIBLE	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$2,500	\$5,000	\$1,850	\$3,700
Family	\$5,000	\$10,000	\$3,700	\$7,400
OUT-OF-POCKET-MAXIMUM	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$4,000	\$8,000	\$3,250	\$6,500
Family	\$8,000	\$16,000	\$6,500	\$13,000
COVERED SERVICES	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care	Covered at 100%	50% after deductible	Covered at 100%	50% after deductible
Office Visits	25% after deductible	50% after deductible	25% after deductible	50% after deductible
Specialist Office Visit	25% after deductible	50% after deductible	25% after deductible	50% after deductible
Urgent Care	25% after deductible	Covered as In-Network	25% after deductible	Covered as In-Network
Emergency Room	25% after deductible	Covered as In-Network	25% after deductible	Covered as In-Network
Inpatient Facility Services	25% after deductible	50% after deductible	25% after deductible	50% after deductible
Outpatient Charges	25% after deductible	50% after deductible	25% after deductible	50% after deductible
PHARMACY	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Prescriptions	100% (see approved list on benefits website)	50% after deductible	100% (see approved list on benefits website)	50% after deductible
Retail Tier 1 (generic)	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Retail Tier 2 (brand; formulary)	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Retail Tier 3 (brand; non-formulary)	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Retail Tier 4 (specialty)	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Mail Order (90 day supply)	20% after deductible	50% after deductible	20% after deductible	50% after deductible

2024 Medical Benefit Overview



*Plan closed to new participants after December 31, 2022.

Standard Plan (PPO)		
ANNUAL DEDUCTIBLE	In-Network	Out-of-Network
Individual	\$1,900	\$10,000
Family	\$3,800	\$30,000
OUT-OF-POCKET-MAXIMUM	In-Network	Out-of-Network
Individual	\$5,000	\$20,000
Family	\$10,000	\$60,000
COVERED SERVICES	In-Network	Out-of-Network
Preventive Care	Covered at 100%	45% after deductible
Office Visits	\$35 copay	45% after deductible
Specialist Office Visit	\$70 copay	45% after deductible
Urgent Care	\$100 copay	Covered as In-Network
Emergency Room	\$300 copay	Covered as In-Network
Inpatient Facility Services	\$300 copay, 30% after deductible	\$300 copay, 45% after deductible
Outpatient Charges	30% after deductible	45% after deductible
PHARMACY	In-Network	Out-of-Network
Preventive Prescriptions	100% (see approved list on benefits website)	50%/\$30 minimum copay
Retail Tier 1 (generic)	\$10 copay	50%/\$30 minimum copay
Retail Tier 2 (brand; formulary)	\$50 copay	50%/\$30 minimum copay
Retail Tier 3 (brand; non- formulary)	\$100 copay	50%/\$30 minimum copay
Retail Tier 4 (specialty)	10% to \$200 copay	50%/\$30 minimum copay
Mail Order (90 day supply)	\$20/\$150/\$300/10% to \$400	50%/\$30 minimum copay

Prescription Drug Coverage

CVS Caremark continues to be the pharmacy benefit manager for the Ivy Tech health plans. While there are no plan design changes for 2024, CVS has updated their formulary list of preferred drugs which can be found on the benefits website.

AccordantCare Specialty (formerly CareTeam Choice)

Those with specialty medications fill their prescription with CVS Specialty and are eligible for the AccordantCare Specialty program. CVS provides expert therapy management services tailored to meet the unique needs of members through their high-touch specialty team approach. The AccordantCare Specialty teams are experts in the conditions and therapies they help manage, so they are able to provide personalized and detailed support, education, monitoring, and care coordination.

Fill your Specialty Prescription at a retail location!

Specialty Connect is CVS Caremark's ability to intake specialty prescriptions through any of their 9,700 local CVS Pharmacies, including those within the Target stores. You have the option of picking up your prescription or have it delivered to your home.

CVS Caremark App

CVS Caremark has the tools you need to manage you and your family's health. The CVS Caremark App is available for both Android and iDevices. A few key features include:

- Refill and renew mail service prescriptions for yourself and family members
- ID unknown pills with the pill identifier
- Check for potential drug interactions among medications
- Check order status and view your prescription history
- Check drug coverage and cost under your plan
- Find local pharmacies in your plan's network



2024 Medical Plan Premiums

Please note: If you participate in the College’s medical program, and you are a tobacco user (this includes smokeless tobacco, e-cigarettes, and vapor), you will pay \$500 per year in additional premium. This equates to \$19.23 per pay for 26 pays or \$25.00 per pay for 20 pays.

Your share of the benefits costs will be deducted from your pay in equal amounts in the applicable pay periods in a program year. The College does not prorate benefit deductions.

	Basic CDHP		Enhanced CDHP		Standard Plan (PPO)	
	26 Pay Periods	20 Pay Periods	26 Pay Periods	20 Pay Periods	26 Pay Periods	20 Pay Periods
Employee Only	\$28.57	\$37.15	\$39.24	\$51.01	\$103.67	\$134.77
Employee + Spouse	\$58.91	\$76.58	\$85.68	\$111.39	\$226.38	\$294.29
Employee + Child(ren)	\$52.04	\$67.66	\$75.70	\$98.41	\$199.99	\$259.99
Family	\$86.83	\$112.88	\$126.30	\$164.18	\$333.69	\$433.80

Tobacco Users:

If you are enrolled in the College’s medical plan, you are required to indicate whether or not you are currently a tobacco user, and if you intend to remain tobacco free for the following 12 months. This information is collected when you enroll through Workday.

Tobacco users (including smokeless, e-cigarettes, and vapor) will be charged \$500 per year in additional premiums.

If you are a tobacco user, you have the opportunity to complete the QuitNow tobacco cessation program. Once the program is completed, the additional premium will be removed and any additional premium that has been paid will be refunded (if applicable).

You must complete the program every year that you indicate that you are a tobacco user.

Program must be completed by December 1, 2024 in order to receive a refund of premiums paid in the 2024 calendar year.

You can sign up by going to www.quitnowtool.com and select the ‘sign up today’ button.

2024 Health Savings Account



A Health Savings Account (HSA) is a consumer-oriented, tax-advantaged savings account that is always combined with a Consumer Driven Health Plan (CDHP).

HSA earnings grow tax-deferred and qualified withdrawals are tax-free without “use it or lose it.” Money not used in your Health Savings Account can be rolled over to the following year. HSA funds can be used for all qualified medical expenses, including medical services, as well as eyeglasses, dental procedures, prescription drug coverage and over-the-counter medications provided you submit a prescription from your provider. See *IRS Publication 969* for more information and a listing of Qualified Eligible Expenses at www.irs.gov.

2024 Employer HSA Contributions

If you enroll in the Choice Plan (CDHP) and you qualify for an HSA, Ivy Tech will make a contribution to your HSA based on your coverage tier. The amount of this contribution will be given as a one-time lump sum. The lump sum will be deposited in January and will be prorated for those new hires or life events entering the plan later in the year.



Annual Ivy Tech Contributions

Employee Only	\$1,070
Employee+Child(ren)	\$1,910
Employee+Spouse	\$1,910
Family	\$2,130



IRS 2024 Maximum Contributions

Coverage Tier	2024 IRS Limits	Amount Employees May Contribute After Ivy Tech's Contribution	IRS Post Age 55 "Catch-up"
Employee Only	\$4,150	\$3,080	\$1,000
Employee+Child(ren)	\$8,300	\$6,390	\$1,000
Employee+Spouse	\$8,300	\$6,390	\$1,000
Family	\$8,300	\$6,170	\$1,000

To qualify for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be covered under a Consumer Driven Health Plan
- You have no other health coverage except what is permitted by the IRS
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on someone else's tax return.

If You Will Be Turning 65

Active employees turning 65 have the option to accept or decline enrollment in Medicare, including Medicare Part A.

- Employees who accept enrollment in any part of Medicare are no longer eligible to make or receive contributions to an HSA.
- If you elect Medicare at age 65, your maximum HSA contribution for the year you elect will be prorated by the number of months you were not enrolled in Medicare.
- Employees who decline enrollment may continue to make and receive contributions to an HSA.
- Qualified distributions remain tax free regardless of your eligibility to contribute.
- Non-qualified distributions are taxable but no longer carry a 20% penalty after age 65.
- Medicare Part(s) A, B, D and Medicare HMO premiums may be paid or reimbursed with tax-free HSA dollars. You cannot use your HSA to pay for Medigap premiums.

For questions regarding how to manage your HSA or when to stop contributing, reach out to the Benefits and Leaves HUB.





Anthem's iPhone & Android App Sydney

All Your Health Plan Information in One Place

Find Care & Check Costs - It's easy to search for doctors, dentists, hospitals, labs and other providers in your plan. You can search by name, location and type of care. You can even filter by gender or languages spoken, then check costs before you go.

Digital ID Cards - You can always have your most current ID card handy. And you can use it just like a paper one when you visit the doctor, dentist, pay for care and more.

Interactive Chat - Simply type your questions in the app and get answers quickly. Sydney can suggest resources to help you understand your benefits, improve your health, and save money.

Benefit Plan Overview - Sydney shows you essential information at a glance, whether that's an overview of your plan, health reminders, or suggestions for wellness programs. You also can find your deductible, copay and share of costs.

View Claims - With one click, you can check claims. That means you can spend more time focused on your health and less on managing your health benefits.

Check Health Records - myFHR gives you easy access to your health data, including health history and electronic medical records, all in one place. Availability is based on your plan.

Anthem

Say hi to Sydney





Anthem's Telehealth App

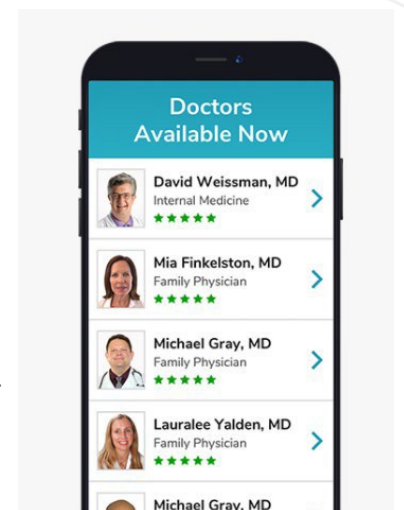
LiveHealth[®]
O N L I N E

No Waiting Room, No Need to Leave Home

See a board-certified doctor 24/7 - You don't need an appointment to see a doctor. They're always available to assess your condition and send a prescription to the pharmacy you choose, if needed. It's a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection or another common health issue.

Visit a licensed therapist in four days or less - Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more. Schedule your appointment online or call 1-888-548-3432 from 8 a.m. to 8 p.m., seven days a week.

Consult a board-certified psychiatrist within two weeks - If you're over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment, call 1-888-548-3432 from 8 a.m. to 8 p.m., seven days a week.



Your Anthem plan includes video visits using LiveHealth Online, you just pay your share of the costs – usually \$59 or less for medical doctor visits, and a 45-minute therapy or psychiatry session usually costs the same as an office mental health visit. **Visit livehealthonline.com or download the app and register on your phone or tablet.**

Finding a Primary Care Physician (PCP) In Your Plan

With your Anthem plan, you get access to a large network of doctors across the country – so you have more choices when selecting your PCP. Finding an in-network PCP is easier with our online tools. You can search for a doctor by name or look for one near you. Avoid getting care from doctors outside your plan because it will likely cost you more, or your plan may not cover it at all.

1. Go to anthem.com/find-doctor
2. Choose your search:
 - Search as a Member: Use your member ID card number or log in with a username and password.
 - Search as a Guest: Select a plan or network,* or search by all plans and networks, to get started.
3. Select a type of doctor and location or search within a certain distance of your location.

Dental & Vision Benefit Summary

Delta Dental

Annual Deductible		
Individual	\$50	
Family	\$150	
Annual Plan Maximum	\$1,750	
Orthodontia Lifetime Maximum	\$1,500	
Plan Coinsurance Levels		
Preventive	100%	
Services Basic	80%	
Services	80%	
Major Services	50%	
Orthodontia (No age limit)		
Provider Directory: www.deltadentalin.com		
Employee Premiums		
	26 Pays	20 Pays
Employee Only	\$3.41	\$4.43
Employee + Spouse	\$6.57	\$8.54
Employee + Child(ren)	\$6.54	\$8.50
Family	\$11.00	\$14.30

The Delta Dental plan covers two preventive visits per year at in-network dentists at 100%.

Delta Dental offers three levels of benefit coverage: PPO Dentist, Premier Dentist and Non-Participating Dentist. Review summary of benefits for more details.

PPO Coverage - Offers significant discounts; no balance billing; acceptance of processing policies; and 108,000 dentist locations

Premier Coverage - Negotiated fees; no balance billing; acceptance of processing policies; and 186,000 dentist locations

Non-Participating Coverage - Balance billing and does not offer discounts

VSP

	In-Network	Out-of-Network
Routine Eye Exam - (once every 12 months)		
	\$15 copay	\$45 allowance
Frames - (once every 24 months)		
	\$200 featured frame allowance \$20 materials copay	\$70 allowance
Standard Plastic Lenses - (once every 12 months)		
Single Vision Bifocal Vision Trifocal Vision Lenticular	\$20 copay	\$30 allowance \$50 allowance \$65 allowance \$100 allowance
Contact Lenses - (once every 12 months)		
Elective	\$150 allowance	\$105 allowance
Provider Directory www.vsp.com Allowance must be used on transaction.		
Employee Premiums		
	26 Pays	20 Pays
Employee Only	\$2.89	\$3.76
Employee + Spouse	\$5.77	\$7.50
Employee + Child(ren)	\$6.18	\$8.03
Family	\$9.86	\$12.82

VSP is a nationally recognized vision plan that has a wide network of providers. The Plan is a PPO-type plan which pays higher benefits when using in-network providers. Ivy Tech's provider network is the Choice Network; however, other providers may be used with the out-of-network benefit.



Flexible Spending Account Options



General and Limited Purpose Flexible Spending Account (FSA)

General Purpose:

What is it? It's an employer-sponsored benefit that allows those who don't have an HSA to set aside money on a pre-tax basis through payroll deduction to help offset unreimbursed medical, dental or vision expenses.

Annual Maximum Amount is \$3,050

Who can use it? Funds can be used by the FSA owner's spouse and a person claimed as a dependent on FSA owner's taxes (with certain qualifications).

What can the funds be used on? Examples of eligible expenses FSA dollars can generally be used for include:

- Medical, Dental and Vision copays, deductibles, prescriptions

For more information on eligible OTC supplies go to <https://fsastore.com/fsa-eligibility-list>.

Limited Purpose:

What is it? It's an employer-sponsored benefit that allows those who participate in a CDHP to set aside money on a pre-tax basis through payroll deduction to help offset unreimbursed dental or vision expenses only.

Annual Maximum Amount is \$3,050

Dependent Care Flexible Spending Account

What is it? It's an employer-sponsored benefit plan that allows employees to put aside funds for certain dependent care expenses on a pre-tax basis up to a specified limit (**\$5,000** in 2024 or \$2,500 if you are married and file separate tax returns).

What dependent care expenses are eligible for reimbursement? It must be an "employment-related expense" that allows the taxpayer to work.

Who is a qualifying individual? A taxpayer's dependent who is under age 13 or the taxpayer's dependent or spouse who is physically or mentally incapable of self-care and who has the same principal place of abode as the taxpayer for more than half the taxable year.

May I pay for eligible services in advance? No, services can only be paid for as they occur and as funds exist in the account.

What are some examples of expenses eligible for reimbursement?

- Nursery school, preschool or similar program below the level of kindergarten
- Before- and after-school care of a child in kindergarten or a higher grade
- Day camp expenses

Ineligible expenses include:

- Overnight camp costs
- Expenses for kindergarten or higher grade levels
- Payments to either the taxpayer's spouse or to a parent of a taxpayer's child who is not the taxpayer's spouse

Basic Life, AD&D, Voluntary Life, STD, & LTD



Employer Paid: Basic Life & AD&D Insurance

Basic Life: A life insurance policy is a contract with an insurance company. In exchange for premium payments, the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries upon the insured's death.

Basic Accidental Death & Dismemberment: The rider covers the unintentional death or dismemberment of the insured. Dismemberment includes the loss of, or the loss of use of body parts or functions (e.g., limbs, speech, eyesight, or hearing).

Full-Time Benefit Eligible Employees

Ivy Tech provides Basic Life coverage and Basic AD&D at one times your annual salary up to \$500,000

Benefit rounded to the next \$1,000

Coverage decreases incrementally beginning at age 70

Voluntary Life Insurance

Employees pay 100% of the premiums for Voluntary Life Insurance.

EMPLOYEE BENEFIT

Benefit Increments

\$10,000

Benefit Maximum

\$700,000

Guarantee Issue

\$500,000

Premiums are based on your benefit choice and your age.

SPOUSE BENEFIT

Benefit Amount

\$10,000

CHILD(REN) BENEFIT

Benefit Amount

\$5,000

Evidence of Insurability is required for new enrollments in the plans or increases in benefit amount.

Short-Term Disability Benefits

Disability benefits protect your income during a period in which you are unable to work because of an illness or accident not related to your job.

Income Benefit

Weekly Income Benefit 60% of your Weekly Earnings

Max. Weekly Benefit \$1,000

Employees pay 100% of this premium through payroll deduction. There is a reduced benefit amount for the first 12 months following a late enrollment.

Long-Term Disability Benefits

Disability benefits protect your income if you are unable to work due to an illness or accident not related to your job for a period longer than 90 days.

Income Benefit

Monthly Income Benefit 60% of the first \$25,000 of Monthly Earnings

Max. Monthly Benefit \$15,000

Ivy Tech and employees share the premium cost based on annual salary. EOI is required for late enrollments. Some pre-existing condition limitations may apply.

Premium and coverage details can be found on Workday - Life and Disability enrollment page.

Critical Illness & Accident



Accident

Accidents happen. Treatment can be vital to recovery, but it can also be expensive. If an accident keeps you away from work during recovery, the financial worries can grow quickly. This coverage pays a cash payout if you have any of the covered accidents. Use this benefit to help pay for cost of care.

Covered Benefits	Benefit
Hospital Admission	\$2,000
Daily Hospital Confinement (Pays Daily, up to 365)	\$500
Intensive Care Admission/Daily Stay up to 15 Days per Accident	\$1,000
Ambulance Ground/Air	\$600/\$2,500
Medical Imaging Tier 1 - X-ray Tier 2 - Bone Scan/CAT/CT/EEG/MRI Medical Imaging Incident Covered Accident Per Tier	\$100 \$200 1 per Insured per Tier
Medical Equipment	\$500
Outpatient surgery (one per accident)	\$400
Knee Cartilage Meniscus Exploratory Without Repair/With Repair	\$300/\$1,500
Concussion	\$450
Fractures	\$400-\$12,000

Lacerations	\$120
Dismemberment	\$1,500-\$40,000
Coma	\$20,000
Emergency Room	\$300
Loss of Use: Sight, Hearing, Speech	\$1,500-\$40,000
Eye Injury	\$120-\$500
Prosthetic Device (1 Device or Limb/2 Devices or Limbs)	\$1,500-\$2,400
Dislocation Surgical Repair	\$700-\$10,000
Ruptured or Herniated Disc (1 Disc or More Discs)	\$1,000
Burns	\$1,750-\$22,000
Paralysis	\$20,000-\$30,000
Accidental Death Full-Time Employee (EE/Spouse/Child)	\$200,000/\$100,000/\$50,000
Wellness Benefit (1 benefit per covered person per calendar year)	\$50

Critical Illness

This insurance pays fixed cash benefits directly to you upon diagnosis of a covered critical illness after the coverage effective date. These benefits can help pay for out-of-pocket medical and non-medical expenses your medical insurance doesn't cover. You are able to choose the benefit amounts that best meet your needs and your budget.

Initial Critical Illness Benefit	Plan
Benefit Options	\$10,000, \$20,000 or \$30,000
Your Spouse	100% of Employee Benefit
Your Children (up to age 26)	25% of Employee Benefit
Heart Attack/Stroke/Major Organ Transplant/End-Stage Renal Failure	100% of Benefit Amount
Coronary Artery Disease Major/Minor	50%/10% of Ben. Amount
Cancer	100%
Skin Cancer	10%
Coma	100% of Benefit Amount
Loss of Sight	100% of Benefit Amount
Loss of Hearing	100% of Benefit Amount
Permanent Paralysis	100% of Benefit Amount
Dementia (Including Alzheimer's Disease)	100% of Benefit Amount
Parkinson's Disease	50% of Benefit Amount

***Premium and coverage details can be found on Workday – Accident and Critical Illness pages.**

Hospital Indemnity



Hospital Indemnity

With Hospital Indemnity Insurance, you'll receive a fixed daily benefit if you have a covered stay in a hospital, critical care unit* or rehabilitation facility that occurs on or after your coverage effective date. Any combination of facility confinement and admission benefits payable includes a limit, please see your certificate for further confirmation. And for a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Covered Benefits	Benefit
Hospital Admission	\$1,000
Critical Care Unit (CCU) Admission	\$1,000
As your stay continues	
Beginning on Day 2 of your confinement, for each day that you have a stay in a covered facility, you'll be eligible for a fixed daily benefit payment. The benefit amount and maximum number of days per confinement varies by facility:	
Type of Facility	Daily Benefit
Hospital confinement (1 x the daily benefit amount, up to 10 days maximum per confinement)	\$100
Critical Care Unit (CCU) confinement (2 x the daily benefit amount, up to 10 days maximum per confinement)	\$200
Rehabilitation Facility confinement (½ of the daily benefit amount, up to days maximum per confinement)	\$50
Observation Unit	
At least 4 consecutive hours but less than 20 consecutive hours, other than as an inpatient. Not payable for any day that a facility confinement or admission benefit is payable.	\$100

Visit your Employee Benefits Resource Center:
<https://presents.voya.com/EBRC/ivytech>

*Premium and coverage details can be found on Workday – Hospital Indemnity Page.

Identity Theft Protection



Identity Guard is an innovator in the field of identity security. They offer real time data feeds and advanced Artificial Intelligence from IBM Watson to protect identities and personal privacy and information. Ivy Tech is offering two programs for you to choose from, Total Monitoring and Premier Service. See below for details.



Total Monitoring

- Dark Web monitoring
- Authentication Alerts
- Bank account monitoring
- Credit monitoring (3 bureaus)
- Credit Score (TransUnion only)
- Risk assessment
- Threat alerts
- Geo-Location crime reporting
- Sex offender alert
- \$1,000,000 Identity Theft insurance
- Victim recovery specialist
- Anti-Phishing



Premier Service

- Social insights monitoring
- Cyber bullying
- Dark Web monitoring
- Authentication Alerts
- Bank account monitoring
- Credit monitoring (3 bureaus)
- Credit Score (3 bureaus)
- Credit report (3 bureaus)
- Risk assessment
- Threat alerts
- Geo-Location crime reporting
- Sex offender alerts
- \$1,000,000 Identity Theft insurance
- Victim recovery specialist
- Anti-Phishing

Employee Premiums	26 Pay	20 Pay
Employee Only	\$4.11	\$5.34
Family	\$8.49	\$11.04

Employee Premiums	26 Pay	20 Pay
Employee Only	\$5.40	\$7.02
Family	\$11.08	\$14.40

Aura Customer Care:
833-552-2123 | <https://my.aura.com/sign-in>

Retirement Plan Solutions



Ivy Tech provides comprehensive retirement programs to provide for your long-term financial security along with education and planning resources to help you maximize this benefit.

Whether you monitor your retirement plan on a regular basis or you are looking at it for the first time, Ivy Tech has resources for you.

First time user?

1. Visit: <https://www.transamerica.com/portal/ivyretirement/>
2. Click Create an Account in the top-right corner
3. On the next page, you'll be prompted to enter your full name, date of birth, social security number, and contact information.
4. You can create a unique username, password, as well as set up your security questions.

ONCE YOU'RE IN - Across the top menu, scroll over the tabs - My Plan, Investments, Contributions, Loans & Withdrawals, Documents & Forms, and Resources.

Returning Participant?

You can review the current status of your account, make changes, and access tools to help you personalize your retirement strategy.



CHANGE CONTRIBUTION AMOUNT AT ANYTIME

To choose or change your contribution amount and sign up for annual, automatic increases, click "View or Update Contributions" under the Contributions tab.



NAME OR CHANGE A BENEFICIARY

To name or change your beneficiary, click "Beneficiaries" under the My Plan tab.



REVIEW INVESTMENT PERFORMANCE

To get performance and fee details for all the funds in your plan, click "Fund and Fee Information" under the Investments Tab.



PLAN YOUR RETIREMENT OUTLOOK®

The planning tools can help you develop and analyze your strategy across all your retirement accounts –inside and outside your plan.

*You have access to retirement planning consultants from Transamerica at no additional cost to you. Financial questions can come along at every stage in your career. No matter where you are on your journey to retirement.

Transamerica will have consultants available to you virtually between October 25 - November 10, 2023. Schedule a no cost, no obligation appointment at a time convenient for you [here](#).

If you are a full time, hourly employee, and you were hired on or before June 30, 2014, you are eligible for PERF membership beginning the first day you were employed with the College. Under the PERF program, if you attain 10 or more years of service, you will be entitled to benefits when you meet the age and service requirements for normal or early retirement.

Additional information about PERF benefits can be found online at www.in.gov/inprs



BeLively: Employee Wellbeing Program

BeLively is intended to encompass all the College's statewide wellbeing initiatives including financial education, healthy lifestyle education and programs, and stress management.

According to the American Lung Association, every year more than 480,000 individuals in the U.S. die from tobacco use and exposure, making it the leading cause of **preventable** death in the country.

We want to help you quit!

QuitNow Program

Ivy Tech has teamed up with the Wellness Council of Indiana to provide a tool to help you quit. The QuitNow program takes you through a 12-chapter quitting process. You can sign up by going to www.quitnowtool.com and select the 'sign up today' button.

Important note for employees participating in the College's health plan:

- If you participate in the College's medical program, and you are a tobacco user (this includes smokeless tobacco, e-cigarettes, and vapor), you will be charged \$500 per year in **additional premium**.
- Program must be completed by **December 1, 2024**, to get a refund of tobacco premiums paid for the 2024 plan year.



BeLively: Employee Assistance Program

All part-time and full-time Ivy Tech employees have access to the SupportLinc program to receive guidance and assistance with family issues, finding child and adult care, workplace concerns, legal and financial issues, stress, health and wellness, and any other issues that concern them. The program offers personal, confidential guidance and counseling to all Ivy Tech employees and household members.

SupportLinc offers expert guidance to help address and resolve everyday issues



In-the-moment support

Reach a licensed clinician by phone 24/7/365 for immediate assistance.



Short-term counseling

Access in-person or video counseling sessions to resolve concerns such as stress, anxiety, depression, relationship issues, work-related pressures, or substance abuse.



Financial expertise

Planning and consultation with a licensed financial counselor.



Convenience resources

Referrals for child and eldercare, home repair, housing needs, education, pet care and so much more.



Legal consultation

By phone or in-person with a local attorney.



Confidentiality

SupportLinc ensures no one will know you have accessed the program without your written permission except as required by law.

You and your immediate household members may receive up to six (6) counseling sessions per presenting issue (in-person or via video).

Services are confidential and available 24 hours a day, seven days a week.

Telephonic Access: 1-888-881-5462

Online Access - <https://www.supportlinc.com/> - Group Code: ivytech Download the mobile app:



BeLively: WellRight Wellness Program

WellRight Wellness Program

Your personal health and well-being impact your day-to-day life. That's why Ivy Tech has partnered with WellRight to help you be at your best every day!

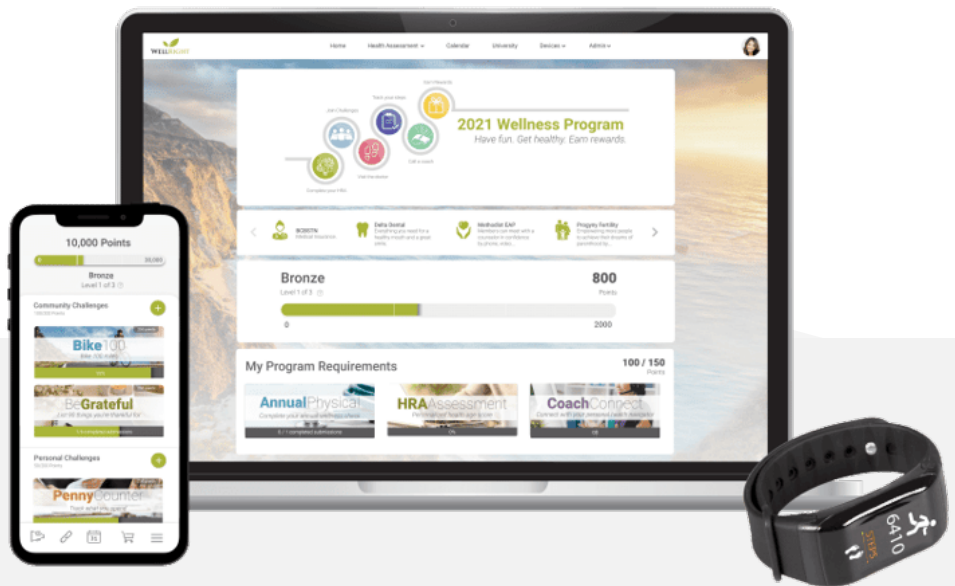
Through WellRight's interactive platform, you will have the resources you need to achieve or maintain good health, including health and wellness challenges, educational modules, and easy tracking. Best of all, we'll reward you for your healthy actions.

All full-time employees have the opportunity to earn up to \$250 in gift cards. You receive points for a variety of healthy activities and when you achieve a certain amount of points, you're eligible for a gift card. The more points you earn, the higher your gift card amount!

Be sure to redeem your points for gift cards before the end of the year. Your points do not rollover into 2024.

To understand all the different ways, you can earn points and take care of your health, log onto the WellRight portal found on Workday or by downloading the WellRight app on the iOS App Store or Google Play Store.

For help, email support@wellright.com



Contact Information

Important Contact Information:

Please utilize the website resources for provider information, pharmacy information, and general claims information.

The Customer Service phone numbers can assist you with benefits and specific claims questions.



Additional education pieces and resources are available. Talk to Campus HR or reach out to the Benefits and Leaves Hub at statewide-benefitsleaves@ivytech.edu

1

Anthem (Medical)

Phone: 833-571-0829
Group Number: IN2000
www.anthem.com

2

CVS Caremark (Pharmacy)

Phone: 866-246-7145
www.caremark.com

3

Delta Dental

Phone: 800-292-0626
Plan Number: 7054
www.deltadental.com

4

VSP (Vision)

Phone: 800-877-7195
Email: imember@vsp.com
Group Number: 30013275
Website for benefits-eligible employees:
<https://ivytechcommunitycollege-acpt.vspforme.com/?view=post>

5

Chard-Snyder (HSA/FSA)

HSA / FSA Customer Service:
Phone: 800-982-7715
www.chard-snyder.com

6

The Standard (Life and Disability)

Phone: 888-937-4783
Group Number: 751001
www.standard.com

7

SupportLinc EAP

Phone: 1-888-881-5462
www.supportlinc.com
Group Code: ivytech

8

Voya

Phone: 877-236-7564
Website: www.voya.com

9

Aura

Phone: 833-552-2123
Website: my.aura.com/sign-in

10

Transamerica (Retirement)

Phone: 800-755-5801
transamerica.com/portal/ivyretirement/